

## Who are your Eligible Family Members?

You've probably seen the phrase "eligible family member" in life and health insurance documents. Have you ever wondered who your eligible family members really are?

Under the **Federal Employees' Health Benefits** (FEHB) Program and the **Federal Employees' Group Life Insurance** (FGLI) Program, your eligible family members are:

- Your current spouse.
- Your unmarried dependent children under age 22.
- Your unmarried dependent children age 22 and over who are incapable of self-support due to a mental or physical disability existing before age 22.

"Unmarried children under age 22" can include the following:

- Legitimate children.
- Legally adopted children.
- Recognized natural children, if certain dependency requirements are met. (A recognized natural child is a child born out of wedlock who is acknowledged by the parent during the child's lifetime.)
- Stepchildren and foster children, if they live with you in a regular parent-child relationship. (A regular parent-child relationship means that you exercise parental authority, control, and responsibility over the child.)

Your child must be financially "dependent" on you to be considered an eligible family member. Financial dependency is assumed if your child is:

- Your legitimate child.
- Your adopted child.
- Your stepchild, foster child, or recognized natural child who lives with you in a regular parent-child relationship.

A recognized natural child who does not live with you in a regular parent-child relationship is considered financially dependent if either of the following apply:

- A court order requires support payments.
- You make regular and substantial contributions to the child's support.

The following are **NOT** eligible family members:

- Former spouses. A former spouse **cannot** remain on your FEHB enrollment even if a court order requires that you provide health insurance coverage for him/her. Former spouses may be eligible for their own enrollments in the FEHB program under the temporary continuation of coverage (TCC) provisions or the spouse equity provisions. If you have a former spouse who needs FEHB coverage, please contact a Benefits Specialist for specific guidance. Remember: both your agency and your health insurance carrier could take action against you if you falsify an FEHB enrollment or claim.
- Children age 22 or older, unless they were disabled before age 22.

- Grandchildren, unless they qualify as foster children. A foster child must live with you in a regular parent-child relationship. You must also be the child's primary source of financial support and expect to raise the child to adulthood.
- Parents.
- Brothers or sisters.
- Any other family member, regardless of health status or dependency status.

Be sure to review your benefits when you have family changes. If you no longer have eligible family members because of age, divorce, or death, you need to change your enrollments to eliminate family coverage.

For more detailed information about eligible family members, you can review the FEHB Handbook and the FEGLI Handbook. These can be found on the Office of Personnel Management's (OPM) Web site at [www.opm.gov](http://www.opm.gov).

If you have questions about your specific family situation, please contact the Benefits staff at 304-480-8275 or [Benefits@bpd.treas.gov](mailto:Benefits@bpd.treas.gov).